

Information to identify the case:

Debtor 1	Phyllis Ann Rausa	Social Security number or ITIN	xxx-xx-7211
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-33520-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Phyllis Ann Rausa

8/27/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Phyllis Ann Rausa
Debtor

Case No. 17-33520-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 27, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2021:

Recip ID	Recipient Name and Address
db	+ Phyllis Ann Rausa, 20 Frederick Drive, Apt. D7, Bayville, NJ 08721-1734
r	+ Keller Williams Preferred Properties, 782 Route 9, Bayville, NJ 08721-3030
r	+ Weichert Realtors, 1020 Lacey Rd., Forked River, NJ 08731-1098
517188359	+ Cenlar, PO Box 77404, Trenton, NJ 08628-6404
517393110	+ HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517188369	Macys American Express Account, PO Box 9001108, Louisville, KY 40290-1108
517932726	+ New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
517932727	+ New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10826 Greenville, SC 29603-0826
517345509	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
517188371	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 27 2021 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Aug 27 2021 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517188358	+ EDI: AMEREXPR.COM	Aug 28 2021 00:28:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517188360	+ Email/Text: clientservices@credit-control.com	Aug 27 2021 20:30:00	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
517188361	+ EDI: CITICORP.COM	Aug 28 2021 00:28:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517188362	+ EDI: CITICORP.COM	Aug 28 2021 00:28:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517188363	+ EDI: WFNNB.COM	Aug 28 2021 00:28:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517188364	+ EDI: WFNNB.COM	Aug 28 2021 00:28:00	Comenitycapital/boscov, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517331657	EDI: Q3G.COM	Aug 28 2021 00:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517188366	Email/Text: bknotice@ercbpo.com	Aug 27 2021 20:30:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870

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517188368	EDI: IRS.COM	Aug 28 2021 00:28:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
517225762	EDI: AGFINANCE.COM	Aug 28 2021 00:28:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
517188370	+ EDI: AGFINANCE.COM	Aug 28 2021 00:28:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
517337227	EDI: PRA.COM	Aug 28 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517337226	EDI: PRA.COM	Aug 28 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517386671	EDI: Q3G.COM	Aug 28 2021 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517188372	+ EDI: RMSC.COM	Aug 28 2021 00:28:00	Syncb/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064
517191068	+ EDI: RMSC.COM	Aug 28 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517188373	+ EDI: RMSC.COM	Aug 28 2021 00:28:00	Synchrony Bank/ JC Penney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517188374	+ EDI: RMSC.COM	Aug 28 2021 00:28:00	Synchrony Bank/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
517188375	+ EDI: RMSC.COM	Aug 28 2021 00:28:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517188376	+ EDI: RMSC.COM	Aug 28 2021 00:28:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517188365	EDI: TDBANKNORTH.COM	Aug 28 2021 00:28:00	Commerce Bank Na, Td Bank/Attn:Bankruptcy, Po Box 9547, Portland, ME 04112
517188377	+ EDI: WTRRN BANK.COM	Aug 28 2021 00:28:00	Target, C/O Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
517188378	EDI: USAA.COM	Aug 28 2021 00:28:00	USAA Credit Card Payments, 10750 McDermott Fwy, San Antonio, TX 78288-0570
517401127	+ Email/Text: bncmail@w-legal.com	Aug 27 2021 20:30:00	USAA SAVINGS BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
517188379	EDI: USAA.COM	Aug 28 2021 00:28:00	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
517188381	+ EDI: WFFC.COM	Aug 28 2021 00:28:00	Wells Fargo Bank, Attn: Bankruptcy, Po Box 94435, Albuquerque, NM 87199-4435
517188380	+ EDI: WFFC.COM	Aug 28 2021 00:28:00	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517204443	+ EDI: WFFC.COM	Aug 28 2021 00:28:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
517351617	EDI: WFFC.COM	Aug 28 2021 00:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-3

User: admin

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Recip ID	Bypass Reason	Name and Address
517188367	*+	ERC, Po Box 23870, Jacksonville, FL 32241-3870

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Kevin Gordon McDonald	on behalf of Creditor HomeBridge Financial Services Inc. kmcdonald@blankrome.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor HomeBridge Financial Services Inc. rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr.	on behalf of Debtor Phyllis Ann Rausa court docs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 6